**B1** (Official Form 1) (4/10)

United Sta Distri	ruptcy Co rto Rico	ourt				Vol	untary Petition	
Name of Debtor (if individual, enter Last, First, Midd LEBRON RODRIGUEZ, JOSE LUIS	e):		Name of Joint Debtor (Spouse) (Last, First, Middle):  AMARO BURGOS, ZAIDA					
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):  JOSE L LEBRON RODRIGUEZ	S		All Other N	Vames us	ed by the	e Joint Debtor i		g years
Last four digits of Soc. Sec. or Individual-Taxpayer LI EIN (if more than one, state all): <b>7900</b>	D. (ITIN) No./O	Complete	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4551</b>					
Street Address of Debtor (No. & Street, City, State & CALZADA WARD SECTOR MACHUCHO ROAD 3 R759 KM1 H4	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  CALZADA WARD  SECTOR MACHUCHO ROAD 3 R759 KM1 H4							
	ZIPCODE <b>00</b>	707	MAUNAB		осно к	OAD 3 K739		ZIPCODE <b>00707</b>
County of Residence or of the Principal Place of Busin Maunabo			County of I		ence or of the Principal Place of Business:			
PO BOX 358						nt from stre	eet address):	
MAUNABO, PR	ZIPCODE <b>00</b> '	707	MAUNAI	60, PR			Г	ZIPCODE <b>00707</b>
Location of Principal Assets of Business Debtor (if di	fferent from str	eet address ab	ove):					
								ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization used to the United States Code (the Internal Revenue Code).  Filing Fee (Check one box) Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's  Nature of Business (Check one box.)  Health Care Business (Check one box.)  U.S.C. § 101(51B) Railroad Uschorker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization used to individuals only). Must attach signed application for the court's  Check one box: Debtor is not a small business Check if:				under ne ness debtu usiness d	Chap	the Petitionapter 7 apter 7 apter 9 apter 11 apter 12 apter 13 bts are primaril ts, defined in 1 01(8) as "incurri vidual primaril sonal, family, of the purpose." ter 11 Debtors ined in 11 U.S. defined in 11 U.S.	n is Filed  Cha Recc Mai Cha Recc Non Nature of (Check one y consume 1 U.S.C. red by an y for a r house-	e box.)  Pr Debts are primarily business debts.
except in installments. Rule 1006(b). See Official F  Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court's consideration. See Official Form 3B.	7 individuals	Check all ap  A plan is  Acceptan	343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter applicable boxes:  s being filed with this petition nees of the plan were solicited prepetition from one or more classes of creditors, in nee with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information  Debtor estimates that funds will be available for d  Debtor estimates that, after any exempt property is distribution to unsecured creditors.				d, there v	will be no	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors								
1-49 50-99 100-199 200-999 1,000 5,000			001- 000	25,001- 50,000	_	50,001- 100,000	Over 100,000	
Estimated Assets		000,001 \$50 50 million \$10	0,000,001 to 00 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More that	
Estimated Liabilities  So to \$50,001 to \$100,001 to \$500,001 to \$1,000 \$50,000 \$1 million \$10 to \$10		000,001 \$50 50 million \$10	0,000,001 to	\$100,000 to \$500		\$500,000,001 to \$1 billion	More that	

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BI	(Official F	orm 1)	(4/1
<b>1</b> 7.	luntary	Datit	

P	a	g	e	2

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA				
Prior Bankruptcy Case Filed Within Last 8	8 Years (If more than two, attach	additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	t to whose debts are primarily consumer debts.)				
	X /s/ Roberto Figueroa Ca Signature of Attorney for Debtor(s)	rrasquillo, Esq. 10/20/10			
(To be completed by every individual debtor. If a joint petition is filed, e  ✓ Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:	nde a part of this petition.	ch a separate Exhibit D.)			
✓ Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.				
		is District for 180 days immediately			
There is a bankruptcy case concerning debtor's affiliate, general					
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]			
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	-			
(Name of landlord or less	or that obtained judgment)				
(Address of lar	ndlord or lessor)				
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos					
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	aring the 30-day period after the			

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAID

# **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ JOSE LUIS LEBRON RODRIGUEZ

Signature of Debtor

**JOSE LUIS LEBRON RODRIGUEZ** 

/ /s/ ZAIDA AMARO BURGOS

Signature of Joint Debtor

**ZAIDA AMARO BURGOS** 

Telephone Number (If not represented by attorney)

October 20, 2010

Date

# Signature of Attorney\*

# X /s/ Roberto Figueroa Carrasquillo, Esq.

Signature of Attorney for Debtor(s)

Roberto Figueroa Carrasquillo, Esq. 9943 R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 (787) 744-7699 Fax: (787) 746-5294 rfigueroa@prtc.net

# October 20, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorize	d Individual		
Printed Na	ume of Autho	rized Individu	al	
Title of Au	ıthorized Inc	ividual		

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of	Foreign Represer	ntative	
Printed Nan	e of Foreign Rep	resentative	

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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# United States Bankruptcy Court District of Puerto Rico

IN	RE:		Case No	
LE	BRON RODRIGUEZ, JOSE LUIS & AMARO	BURGOS, ZAIDA	Chapter <b>7</b>	
	Debtor	(s)	•	
	DISCLOSURE OF	COMPENSATION OF ATTORN	NEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 one year before the filing of the petition in bankruptcy of or in connection with the bankruptcy case is as follows:	, or agreed to be paid to me, for services rendered		
	For legal services, I have agreed to accept			1,001.00
	Prior to the filing of this statement I have received		\$	1,001.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is: $\Box$	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed con	npensation with any other person unless they are n	nembers and associates of my law firm.	
	I have agreed to share the above-disclosed competogether with a list of the names of the people share.	nsation with a person or persons who are not mem ring in the compensation, is attached.	abers or associates of my law firm. A cop	by of the agreement,
5.	In return for the above-disclosed fee, I have agreed to r	ender legal service for all aspects of the bankruptc	y case, including:	
	b. Preparation and filing of any petition, schedules,	ndering advice to the debtor in determining whethe statement of affairs and plan which may be require ditors and confirmation hearing, and any adjourned ings and other contested bankruptey matters;	d;	
6.	By agreement with the debtor(s), the above disclosed f	ee does not include the following services:		
	certify that the foregoing is a complete statement of any	CERTIFICATION agreement or arrangement for payment to me for r	representation of the debtor(s) in this bank	kruptcy
p	roceeding.			
_	October 20, 2010	/s/ Roberto Figueroa Carrasquillo	o, Esq.	
	Date	Roberto Figueroa Carrasquillo, Esq. 9943 R. Figueroa Carrasquillo Law Office PO Box 193677 San Juan, PR 00919-3677 (787) 744-7699 Fax: (787) 746-5294 rfigueroa@prtc.net		

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Date: October 20, 2010

# **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No.
LEBRON RODRIGUEZ, JOSE LUIS	Chapter 7
Debtor(s)	Chapter <u>-</u>
EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to resu and you file another bankruptcy case later, you may be required to to stop creditors' collection activities.	an dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed.	
✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the ag certificate and a copy of any debt repayment plan developed through the second control of the control of the second control of the sec	opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approved as from the time I made my request, and the following exigent circequirement so I can file my bankruptcy case now. [Summarize exigent]	rcumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obtain you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failur case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	n the agency that provided the counseling, together with a copy re to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because o motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re of realizing and making rational decisions with respect to finance	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically imparticipate in a credit counseling briefing in person, by telephon☐ Active military duty in a military combat zone.	paired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determined ones not apply in this district.	ned that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided ab	oove is true and correct.
Signature of Debtor: /s/ JOSE LUIS LEBRON RODRIGUEZ	

Certificate Number: 02910-PR-CC-012446905



# CERTIFICATE OF COUNSELING

I CERTIFY that on September 24, 2010, at 1:42 o'clock PM EDT, Jose Lebron Rodriguez received from InCharge Education Foundation, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 24, 2010 By: /s/Yesenia Soto-Torres

Name: Yesenia Soto-Torres

Title: Certified Bankruptcy Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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Date: October 20, 2010

# United States Bankruptcy Court District of Puerto Rico

District of 1 u	erto Nico
IN RE:	Case No.
AMARO BURGOS, ZAIDA	Chapter 7
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELING</b>	
Warning: You must be able to check truthfully one of the five stated do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to rest and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	can dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directed	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , In the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in the agency describing the services provided to me. You must file
☐ 3. I certify that I requested credit counseling services from an approduys from the time I made my request, and the following exigent c requirement so I can file my bankruptcy case now. [Summarize exigen	ircumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obta you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failu case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	m the agency that provided the counseling, together with a copy are to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]	of: [Check the applicable statement.] [Must be accompanied by a
of realizing and making rational decisions with respect to finan	*
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically ir participate in a credit counseling briefing in person, by telephon</li> <li>Active military duty in a military combat zone.</li> </ul>	mpaired to the extent of being unable, after reasonable effort, to ne, or through the Internet.);
5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	nined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided a	bove is true and correct.
Signature of Debtor: /s/ ZAIDA AMARO BURGOS	

001 Fax Server

Certificate Number: 02910-PR-CC-012446906



# CERTIFICATE OF COUNSELING

I CERTIFY that on September 24, 2010, at 1:42 o'clock PM EDT, Zaida Amaro Burgos received from InCharge Education Foundation, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Puerto Rico, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 24, 2010 By: /s/Yesenia Soto-Torres

Name: Yesenia Soto-Torres

Title: Certified Bankruptcy Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

	(II Kilowii)
	CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION
Unless	tion to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint ast complete a separate statement.
	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
171	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this

b.  $\square$  I am performing homeland defense activity for a period of at least 90 days /or/

which is less than 540 days before this bankruptcy case was filed.

I performed homeland defense activity for a period of at least 90 days, terminating on

statement):

☐ The presumption arises

**▼**The presumption does not arise

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this

☐ The presumption is temporarily inapplicable.

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B22A (Official Form 22A) (Chapter 7) (04/10)

Case Number: \_\_\_\_

In re: Lebron Rodriguez, Jose Luis & Amaro Burgos, Zaida

bankruptcy case was filed;

OR

### Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. \( \sum \) Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both 2 Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during Column A Column B the six calendar months prior to filing the bankruptcy case, ending on the last day of the Debtor's Spouse's month before the filing. If the amount of monthly income varied during the six months, you **Income** Income must divide the six-month total by six, and enter the result on the appropriate line. 3 5,475.15 \$ Gross wages, salary, tips, bonuses, overtime, commissions. **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. 4 Gross receipts \$ Ordinary and necessary business expenses Subtract Line b from Line a Business income \$ \$ **Rent and other real property income.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 \$ Gross receipts \$ b. Ordinary and necessary operating expenses Rent and other real property income Subtract Line b from Line a \$ \$ \$ 6 Interest, dividends, and royalties. 7 Pension and retirement income. \$ \$ Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for 8 that purpose. Do not include alimony or separate maintenance payments or amounts paid \$ \$ by your spouse if Column B is completed. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: 9 Unemployment compensation claimed to be a benefit under the Debtor \$ \_\_\_ Social Security Act Spouse \$ \$

B22A (	Official Form 22A) (Chapter 7) (04/10)						
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.						
	a.	\$	7				
	b.	\$					
	Total and enter on Line 10		\$	\$			
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). \$ 5,475.15						
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.						
	Part III. APPLICATION OF § 707(B)(7) I	EXCLUSION	<u>-</u>				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.						
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	a. Enter debtor's state of residence: <b>Puerto Rico</b> b. Enter	er debtor's hou	sehold size:4_	\$	27,434.00		
15	Application of Section707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.						
	Complete Parts IV, V, VI, and VII of this statement on	ly if require	ed. (See Line 1	5.)			
	Part IV. CALCULATION OF CURRENT MONTHLY	INCOME FO	OR § 707(b)(2)				
16	Enter the amount from Line 12.			\$	5,475.15		
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 th Line 11, Column B that was NOT paid on a regular basis for the household debtor's dependents. Specify in the lines below the basis for excluding the C payment of the spouse's tax liability or the spouse's support of persons othe debtor's dependents) and the amount of income devoted to each purpose. If adjustments on a separate page. If you did not check box at Line 2.c, enter a a.	expenses of the Column B incomer than the debt necessary, list zero.	e debtor or the me (such as or or the				

# c. Total and enter on Line 17. 18 Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result. Part V. CALCULATION OF DEDUCTIONS FROM INCOME Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) \$ 1,371.00

expenses are included as a contribution to your household expenses in Line 8.

www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk

**Local Standards: transportation; additional public transportation expense.** If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an

additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at

22A

22B

 $\square 0 \quad \boxed{2} \quad 1 \quad \square \quad 2 \text{ or more.}$ 

of the bankruptcy court.)

240.00

397.00

890.00

\$

\$

265.00

**National Standards: health care.** Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for

**B22A** (Official Form 22A) (Chapter 7) (04/10)

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B22A (	Offici	al Form 22A) (Chapter 7) (04/10)			
	Loca whice than				
23	Enter Tran	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the botal of the Average Monthly Payments for any debts secured by Vehic fact Line b from Line a and enter the result in Line 23. <b>Do not enter a</b>	ankruptcy court); enter in Line bele 1, as stated in Line 42;		
	a.	IRS Transportation Standards, Ownership Costs	\$ 496.00		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 200.20		
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$	295.80
		al Standards: transportation ownership/lease expense; Vehicle 2. (ked the "2 or more" Box in Line 23.	Complete this Line only if you	<u> </u>	
24	Tran	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the botal of the Average Monthly Payments for any debts secured by Vehic act Line b from Line a and enter the result in Line 24. <b>Do not enter a</b>	ankruptcy court); enter in Line bele 2, as stated in Line 42;		
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$		
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.			\$	1,445.49
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.			\$	49.65
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			\$	1.83
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.			\$	
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.			\$	
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.			\$	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.			\$	
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			\$	112.00
33		Il Expenses Allowed under IRS Standards. Enter the total of Lines	19 through 32.	\$	5,067.77
33	1014	2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2	.,	Ψ	-,

# **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. Health Insurance \$ Disability Insurance 34 \$ Health Savings Account Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and 36 Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92\* per child, for attendance at a private or public elementary or 38 secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. 275.00 Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS 39 National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ 41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

275.00

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Average Does payment 42 Monthly include taxes or Payment Name of Creditor Property Securing the Debt insurance? **FIRST BANK** Automobile (1) \$ 200.20 yes no \$ yes no b. \$ c. yes no Total: Add lines a, b and c. \$ 200.20 Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 43 1/60th of the Name of Creditor Property Securing the Debt Cure Amount \$ a. \$ b. Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 44 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. \$ Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly chapter 13 plan payment. Current multiplier for your district as determined under 45 schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy X court.) Average monthly administrative expense of chapter 13 Total: Multiply Lines a and b case \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. 200.20 **Subpart D: Total Deductions from Income** 47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46. 5,542.97

<b>B22A</b> (Official Form 22A)	(Chapter 7)	(04/10
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DZZA (	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION							
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$	5,475.15				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))		\$	5,542.97				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			0.00				
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.							
	Initial presumption determination. Check the applicable box and proceed as directed.							
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does of this statement, and complete the verification in Part VIII. Do not complete the remainded		e top of	page 1				
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.							
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the 53 though 55).	remainder of F	Part VI	(Lines				
53	Enter the amount of your total non-priority unsecured debt		\$					
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.							
	Secondary presumption determination. Check the applicable box and proceed as directed.							
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.							
33	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.							
	Part VII. ADDITIONAL EXPENSE CLAIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your curren	t month	ıly				
	Expense Description	Monthly A	mount					
56	a.	\$						
	b.	\$						
	c.	\$						
	Total: Add Lines a, b and c	\$		J				
Part VIII. VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)							
57	Date: October 20, 2010 Signature: /s/ JOSE LUIS LEBRON RODRIGUEZ  (Debtor)							
	Date: October 20, 2010 Signature: /s/ ZAIDA AMARO BURGOS  (Joint Debtor, if any)							

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

# **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No.
LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA	Chapter 7
Debtor(s)	•

	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE	
Certificate of [Non-Attorney]	<b>Bankruptcy Petition Preparer</b>	
I, the [non-attorney] bankruptcy petition preparer signing the debto notice, as required by § 342(b) of the Bankruptcy Code.	r's petition, hereby certify that I delivered to the d	ebtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (1) petition preparer is not ar the Social Security numb principal, responsible per the bankruptcy petition per (Required by 11 U.S.C. §	n individual, state er of the officer, rson, or partner of reparer.)
XSignature of Bankruptcy Petition Preparer of officer, principal, responsible responsible social Security number is provided above.		110.,
	of the Debtor attached notice, as required by § 342(b) of the Bar	nkruptcy Code.
LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA Printed Name(s) of Debtor(s)	X /s/ JOSE LUIS LEBRON RODRIGUEZ Signature of Debtor	<b>10/20/2010</b> Date
Case No. (if known)	X /s/ ZAIDA AMARO BURGOS Signature of Joint Debtor (if any)	<b>10/20/2010</b> Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# **United States Bankruptcy Court District of Puerto Rico**

IN RE:	Case No
LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA	Chapter 7
Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 26,000.00		
B - Personal Property	Yes	3	\$ 52,879.38		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 11,910.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 27,602.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,236.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 1,236.00
	TOTAL	14	\$ 78,879.38	\$ 39,512.00	

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# United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA	Chapter 7
Debtor(s)  STATISTICAL SUMMARY OF CERTAIN LIABILITIES A	ND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily consumer debts, as defined 101(8)), filing a case under chapter 7, 11 or 13, you must report all information reports and the contraction of the c	- · · · · · · · · · · · · · · · · · · ·
Check this box if you are an individual debtor whose debts are NOT primari information here.	ly consumer debts. You are not required to report any
This information is for statistical purposes only under 28 U.S.C. § 159.	
Summarize the following types of liabilities, as reported in the Schedules, an	d total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,236.00
Average Expenses (from Schedule J, Line 18)	\$ 1,236.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 5,475.15

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 900.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 27,602.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 28,502.00

B6A	(Official	l Form	6A)	(12/07)

# IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

MARO BURGOS, ZAIDA	Case No.	
		/1

Debtor(s)

(If known)

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residential Property (Structure) located at Calzada Ward, Sector Machucho Road 3 in Maunabo Puerto Rico. This property consists of three (3) bedrooms, one (1) bathroom, living room, dining room, kitchen, garage and balcony.		J	26,000.00	0.00

TOTAL

26,000.00

(Report also on Summary of Schedules)

# IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

AWARU BURGUS, ZAIDA	Case No.	
Nehtor(s)		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.	Х	Coop A/C Los Biodres		C45.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan,		Coop A/C Las Piedras Account: 6271 Shares	J	645.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Coop A/C Maunabo Account: 0629 Savings/Shares	J	3,066.38
			First Bank Account: 0580 Savings	J	2,000.00
			First Bank Account: 1088 Certificate of Deposit	J	4,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. Household goods and furnishings	J	13,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothes and personal effects	J	500.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1).  Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

# IN $\operatorname{RE}$ LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

$\sim$	3 T	
Case	No	
Case	INO.	

Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.		Christmas Bonus	J	1,350.00
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Inheritance Property- 50% Sucn. Amaro Burgos composed of 7 heirs; other 50% is owned by widow, Carmen Amaro Burgos. This property consists of three (3) bedrooms, one (1) bathroom, living room, dining room, kithcen and balcony. Value: \$60,000. Less Liquidation Costs (15%)= \$51,000. /2 = \$25,500. /7 = \$3,643.	W	3,643.00
			Inheritance property-Sucn. Lebron Rodriguez composed of 10 heirs; residential property located at Calzada Ward, Sector Machucho in Maunabo Puerto Rico. This property consists of two (2) bedrooms, one (1) bathroom, living room, dinning room, kitchen and garage.  Valued at \$50,000. less liquidation costs (15%) = \$42,500./10=\$4,250	н	4,250.00
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			

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Case	NO	
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Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1985 Toyota Pickup	J	800.00
	other vehicles and accessories.		1994 Suzuki Swift	J	1,845.00
			1997 Mitsubishi Montero	J	3,885.00
			1998 Mazda Pickup	J	2,885.00
			2007 Toyota Corolla	J	11,010.00
	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.				
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			
			TO	TAL	52,879.38

$\sim$		-
Case		$\sim$
Case	1.7	w.

Debtor(s)

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects tl	he exemptions to	which d	debtor is	entitled under:
(Check one box)	_			

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residential Property (Structure) located at Calzada Ward, Sector Machucho Road 3 in Maunabo Puerto Rico. This property consists of three (3) bedrooms, one (1) bathroom, living room, dining room, kitchen, garage and balcony.	11 USC § 522(d)(1)	26,000.00	26,000.00
SCHEDULE B - PERSONAL PROPERTY			
First Bank Account: 0580 Savings	11 USC § 522(d)(5)	2,000.00	2,000.00
First Bank Account: 1088 Certificate of Deposit	11 USC § 522(d)(5)	4,000.00	4,000.00
Misc. Household goods and furnishings	11 USC § 522(d)(3)	13,000.00	13,000.00
Clothes and personal effects	11 USC § 522(d)(3)	500.00	500.00
Christmas Bonus	11 USC § 522(d)(5) 11 USC § 522(d)(5)	7.00 1,343.00	1,350.00
Inheritance Property- 50% Sucn. Amaro Burgos composed of 7 heirs; other 50% is owned by widow, Carmen Amaro Burgos. This property consists of three (3) bedrooms, one (1) bathroom, living room, dining room, kithcen and balcony. Value: \$60,000. Less Liquidation Costs (15%)= \$51,000. /2 = \$25,500. /7 = \$3,643.	11 USC § 522(d)(5)	3,643.00	3,643.00
Inheritance property-Sucn. Lebron Rodriguez composed of 10 heirs; residential property located at Calzada Ward, Sector Machucho in Maunabo Puerto Rico. This property consists of two (2) bedrooms, one (1) bathroom, living room, dinning room, kitchen and garage. Valued at \$50,000. less liquidation costs (15%) = \$42,500./10= \$4,250	11 USC § 522(d)(5)	4,250.00	4,250.00
1985 Toyota Pickup	11 USC § 522(d)(5)	800.00	800.00
1994 Suzuki Swift	11 USC § 522(d)(5) 11 USC § 522(d)(5)	293.00 1,552.00	1,845.00
1997 Mitsubishi Montero	11 USC § 522(d)(2)	3,885.00	3,885.00
1998 Mazda Pickup	11 USC § 522(d)(2)	2,885.00	2,885.00

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

ase ino.	
	(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5468		Н	Installment account opened 12/06				11,910.00	900.00
FIRST BANK PO BOX 19327 SAN JUAN, PR 00910-1427			2007 Toyota Corolla  VALUE \$ 11,010.00					
ACCOUNT NO.			,		T			
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th		otot		\$ <b>11,910.00</b>	\$ 900.00
			(Use only on la		Tot page		\$ 11,910.00	\$ 900.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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R6E	(Official	l Form 6E)	(04/10)

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0 continuation sheets attached

### IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

Debtor(s

Case No. \_\_\_\_\_(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stat	istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to $2,600$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $507(a)(7)$ .
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

Debtor(s

Case No	
	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3957		Н	Installment account opened 10/99	П	П	х	
BANCO BILBAO PO BOX 364745 SAN JUAN, PR 00936-4745			·				1,920.00
ACCOUNT NO. <b>7804</b>		Н	Revolving account opened 12/06	П	П		
CITIFINANCIAL PO BOX 700 CAGUAS, PR 00726-0700							1,228.00
ACCOUNT NO. <b>7407</b>		Н	Installment account opened 8/07	Н	П		.,
COMMOLOCO PO BOX 200 JUNCOS, PR 00777-0200							1,767.00
ACCOUNT NO. <b>0621</b>		Н	Installment account opened 6/10	П	П		
COOP A/C LAS PIEDRAS APARADO 414 LAS PIEDRAS, PR 00771							2,378.00
				Sub	tota	ıl	
1 continuation sheets attached			(Total of th	•	_	1	\$ 7,293.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n ıl	\$

Case	No.

Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUN OF CLAIM	
ACCOUNT NO. <b>0629</b>		Н	Installment account opened 6/09					
COOP A/C MAUNABO PO BOX 127 MAUNABO, PR 00707-0127	-						10,52	27.00
ACCOUNT NO. 1012		w	Revolving account opened 5/09				,	
FIA CSNA 4060 OGLETOWN/STAN NEWARK, DE 19713			<b>3</b>				65	50.00
ACCOUNT NO. 3096		Н	Revolving account opened 11/04	$\vdash$			- 03	0.00
ISLAND FINANCE PO BOX 195369 SAN JUAN, PR 00919-5369	-		ncevolving account opened 1 1/04				8	32.00
ACCOUNT NO. 8741		w	Revolving account opened 4/06					
SAM'S PO BOX 103036 ROSWELL, GA 30076-9036							3 /13	34.00
ACCOUNT NO. <b>0001</b>		Н	Installment account opened 2/05	H			3,43	7.00
TOYOTA MOTOR CREDIT CORP PO BOX 2730 TORRANCE, CA 90509-2730			Debtor is Co-debtor				2.00	ne 00
ACCOUNT NO. <b>7406</b>		W	Revolving account opened 1/04	$\vdash$			2,99	6.00
WALMART PO BOX 530927 ATLANTA, GA 30353-0927	_		Totaling account opened 1/04					
							13	9.00
ACCOUNT NO. 3258	-	W	Revolving account opened 5/07					
WALMART PO BOX 530927 ATLANTA, GA 30353-0927							2 10	31.00
Sheet no1 of1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 20,30	
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tic	n al	\$ 27,60	2.00

# IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

Debtor(s)

ase no.	
	(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

# IN RE LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA

& AMARO BURGOS, ZAIDA	_ Case No		
Debtor(s)		(If known)	

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

	1
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

RO BURGOS, ZAIDA Case No.

Debtor(s

(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE			
Married	RELATIONSHIP(S): Daughter Son		AGE(S): 13 11	
EMPLOYMENT:	DEBTOR		SPOUSE	
Occupation Name of Employer How long employed Address of Employer		usewife usewife		
	or projected monthly income at time case filed) alary, and commissions (prorate if not paid mor	nthly)	DEBTOR \$	\$ SPOUSE \$
3. SUBTOTAL			\$0.00	\$
4. LESS PAYROLL DEDUCTIO  a. Payroll taxes and Social Secu  b. Insurance  c. Union dues  d. Other (specify)			\$ \$ \$ \$	\$ \$ \$ \$
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TA				\$ 0.00
	of business or profession or farm (attach detail port payments payable to the debtor for the debtor mment assistance	or's use or	\$	\$
			\$	\$
12. Pension or retirement income 13. Other monthly income			\$ \$ \$	
(Specify) Savings			\$1,236.00 \$ \$	\$ \$ \$
14. SUBTOTAL OF LINES 7 T	HROUGH 13		\$ 1,236.00	\$
	COME (Add amounts shown on lines 6 and 14)	)	\$ 1,236.00	
<b>16. COMBINED AVERAGE M</b> if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals otal reported on line 15)	from line 15;	\$	1,236.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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URGOS, ZAIDA	Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(	$(\mathbf{S})$
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the ded on Form22A or 22C.	any payments made biweekly, fuctions from income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No ✓	Ψ
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$100.00
b. Water and sewer	\$
c. Telephone	\$ 48.00
d. Other See Schedule Attached	\$152.00
	\$
3. Home maintenance (repairs and upkeep) 4. Food	\$
5. Clothing	\$ <u>200.00</u>
6. Laundry and dry cleaning	\$ ———
7. Medical and dental expenses	\$ 40.00
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	— \$ ———
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>462.00</b>
b. Other	\$
	\$
<ul><li>14. Alimony, maintenance, and support paid to others</li><li>15. Payments for support of additional dependents not living at your home</li></ul>	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
	\$
17. Other Gasoline Barber	\$ 24.00
	\$
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$1,236.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	this document
None	and document.

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$1,236.00
b. Average monthly expenses from Line 18 above	\$1,236.00
c. Monthly net income (a. minus b.)	\$ 0.00

IN RE LEBRON	RODRIGUEZ, JOSE LUIS	S & AMARO BURGOS, ZAIDA  Debtor(s)	Case No	
	SCHEDULE J - CU	VRRENT EXPENDITURES  Continuation Sheet - Page	OF INDIVIDUAL DEBTOR ge 1 of 1	<b>(S)</b>
Other Utilities (DE Internet Cellular Cable TV	BTOR)			62.00 50.00 40.00

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Signature:

Debtor(s)

Case No.

(If known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: October 20, 2010 Signature: /s/ JOSE LUIS LEBRON RODRIGUEZ Debtor **JOSE LUIS LEBRON RODRIGUEZ** Signature: /s/ ZAIDA AMARO BURGOS Date: October 20, 2010 (Joint Debtor, if any) ZAIDA AMARO BURGOS [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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# United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA	Chapter 7
Debtor(s)	<u> </u>

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

44,650.00 2008 Income from Employment

48,343.00 2009 Income from Employment

44,665.44 2010 Income from Employment YTD@

## 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

In Charge Education

Roberto Figueroa Carrasquillo, Esq. PO Box 186

By Internet,

None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gi	fts
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
CIN I 4540	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION OF AND ADDRESS OF PAYEE  PAYOR IF OTHER THAN DEBTOR PAYOR IF OTHER THAN DEBTOR OF AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 9/20/2010 50.00 Thoneywell Ct. On, OH 45424

8/24/2010

9/17/2010

30.00

1,001.00

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

# 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME Asociacion De Pequeños Agricultores Inc.

**ADDRESS** (ITIN)/COMPLETE EIN

> San Pedro Street A Road 901 Maunabo, PR 00707

NATURE OF **BUSINESS** Vegetables Sale Begining

**BEGINNING AND ENDING DATES** 

07/20/2004 **Ending** 09/08/2010

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Guiovani Arzola PO Box 2197 Faiardo, PR 00738

DATES SERVICES RENDERED

2006 to present.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of the case by the debtor.

20. Ir	nventories			
None	a. List the dates of the last two invedollar amount and basis of each inv		ne name of the person who sup	ervised the taking of each inventory, and the
None	b. List the name and address of the	person having possession of the	records of each of the two inve	entories reported in a., above.
21. C	Current Partners, Officers, Director	s and Shareholders		
None	a. If the debtor is a partnership, list	the nature and percentage of par	tnership interest of each memb	er of the partnership.
None	b. If the debtor is a corporation, list or holds 5 percent or more of the vo			der who directly or indirectly owns, controls,
22. F	ormer partners, officers, directors	and shareholders		
None	a. If the debtor is a partnership, list of this case.	ach member who withdrew from	the partnership within <b>one yea</b>	ar immediately preceding the commencement
None	b. If the debtor is a corporation, lis preceding the commencement of this		relationship with the corporat	ion terminated within <b>one year</b> immediately
23. W	Vithdrawals from a partnership or	distributions by a corporation		
None				n insider, including compensation in any form, ediately preceding the commencement of this
24. T	ax Consolidation Group			
None	If the debtor is a corporation, list the purposes of which the debtor has be			corporation of any consolidated group for tax ng the commencement of the case.
25. P	ension Funds.			
None	If the debtor is not an individual, list has been responsible for contribution			sion fund to which the debtor, as an employer, mencement of the case.
[If co	ompleted by an individual or indi	vidual and spouse]		
	lare under penalty of perjury that I to and that they are true and corre		ned in the foregoing statemen	nt of financial affairs and any attachments
Date	: October 20, 2010	_ Signature /s/ JOSE LUIS	LEBRON RODRIGUEZ	
		of Debtor		JOSE LUIS LEBRON RODRIGUEZ
Date	: October 20, 2010	Signature /s/ZAIDA AM/	ARO BURGOS	
		of Joint Debtor		ZAIDA AMARO BURGOS

(if any)

\_\_\_\_\_\_\_\_ occurrence continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

# United States Bankruptcy Court District of Puerto Rico

IN RE:			Case No.
LEBRON RODRIGUEZ, JOSE LUIS & AMARO BURGOS, ZAIDA			_ Chapter <b>7</b>
Debtor(s)			
CHAPTER 7 INDIVI			
PART A – Debts secured by property of the estate estate. Attach additional pages if necessary.)	e. (Part A must be	fully completed for <b>E</b> A	<b>ACH</b> debt which is secured by property of the
Property No. 1			
Creditor's Name: COOP A/C LAS PIEDRAS		Describe Property S	Securing Debt:
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at led Redeem the property Reaffirm the debt Other. Explain	ast one):	(for ex	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exe	empt		
Property No. 2 (if necessary)			
Creditor's Name: COOP A/C LAS PIEDRAS		Describe Property Securing Debt: Coop A/C Las Piedras	
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (check at led Redeem the property Reaffirm the debt Other. Explain	ast one):	(for ex	ample, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exe	empt		
PART B – Personal property subject to unexpired additional pages if necessary.)	leases. (All three c	olumns of Part B must	be completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased l	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
1 continuation sheets attached (if any)			
declare under penalty of perjury that the aboversonal property subject to an unexpired leas		intention as to any pr	coperty of my estate securing a debt and/or
	JOSE LUIS LEBE	RON RODRIGUEZ	

/s/ ZAIDA AMARO BURGOS Signature of Joint Debtor

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# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# **PART A** – Continuation

Property No. 3				
Creditor's Name: COOP A/C MAUNABO		Describe Property Secur	ing Debt:	
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed as exempt	xempt			
Property No. 4				
Creditor's Name: COOP A/C MAUNABO		Describe Property Securing Debt: Coop A/C Maunabo		
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as e	xempt			
Property No. 5				
Creditor's Name: FIRST BANK		Describe Property Securing Debt: 2007 Toyota Corolla		
Property will be (check one): ☐ Surrendered ✓ Retained				
If retaining the property, I intend to (check at  ☐ Redeem the property ☐ Reaffirm the debt ☑ Other. Explain Retain and pay pursuan		irst Bank (for example	e, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as exempt  ✓ Not claimed as exempt				
PART B – Continuation				
Property No.				
Lessor's Name: Describe Leased Propert		Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
Property No.				
Lessor's Name:	Describe Leased Property:		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
	•			

Continuation sheet \_\_\_1 of \_\_\_1

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# United States Bankruptcy Court District of Puerto Rico

IN RE:		Case No
LEBRON RODRIGUEZ, JOSE LUIS &	AMARO BURGOS, ZAIDA	Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDITOR MATE	RIX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditor	rs is true to the best of my(our) knowledge.
Date: October 20, 2010	Signature: /s/ JOSE LUIS LEBRON RODRIGU	EZ
<u> </u>	JOSE LUIS LEBRON RODRIGUEZ	Debtor
Data 0 4 1 20 0040	C:	
Date: October 20, 2010	Signature: /s/ ZAIDA AMARO BURGOS ZAIDA AMARO BURGOS	Joint Debtor, if any
	LAIDA AIIIANO DONGOS	Joint Debtor, if any

LEBRON RODRIGUEZ, JOSE LUIS PO BOX 358 MAUNABO, PR 00707 ISLAND FINANCE PO BOX 195369 SAN JUAN, PR 00919-5369

AMARO BURGOS, ZAIDA PO BOX 358 MAUNABO, PR 00707 SAM'S PO BOX 103036 ROSWELL, GA 30076-9036

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